

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

DANIEL COLE CANTRELL & RAYNEE AMBER CANTRELL

CASE NO. 10-70010-HDH-13

AKA1:
DBA1:
SS#1: xxx-xx- 3930

AKA2: RAYNEE AMBER MCLAUGHLIN
DBA2:
SS#2: xxx-xx- 2832

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 2/9/2010 Orig. Time: 12:00 PM Reset Date: Reset Time:

B. Meeting Results: Adjourned

C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared

D. Attorney for Debtor(s): Appeared

E. Creditor Appearance: None

F. Amount Paid to the Trustee as of 2/9/2010 \$477.00 First Payment Due Date: 2/13/2010

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete
Budgeted Income: \$3,590.93 Expense: \$3,113.93 Surplus: \$477.00
Plan Payment: \$477.00 Monthly Plan Term(Months): 54

I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00
Objection to Exemption of:
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:
Object to Invoke Stay Pleading
Case Converted from Chapter 7, Bar Date Set: 5/10/2010 Date Converted from Chapter 7:

J. Required Information: Good

K. Business Information:

L. Object to Confirmation: No
FYI: Plan term will be extended to cover need \$26,800

M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared

N. Eligibility:
Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2
Credit Counseling Provider Approved: Yes
Debt Limits Exceeded (Secured-\$1,010,650; Unsecured-\$336,900): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00
Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: *****Received pay stub 2/8/10 so everything is fine as it is. Thank You.*****
Questions
-Sch I fails to include all income.
-Mrs still \$12/hr, 40hrs/wk?
-Trustee requests Mrs pay stubs from new job to verify Sch I
-Beyond Faith rcvd 1st stub 1/15/10 w/incomplete hours.
-Might or might not request pay stubs, will determine at 341, probably OK.
Objections
-Sch I fails to include all income -- corrected
-Trustee requests Mrs pay stubs from new job to verify Sch I -- corrected
-Failure to include all disposable income -- corrected
-Plan term will be extended to cover need \$26,800

Dated: 2/9/2010

/s/ Walter O'Cheskey

Walter O'Cheskey

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

Standing Bankruptcy Trustee

By: Brent Hagen

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| | |
|--------------------|---------------|
| Case Number: | 10-70010 |
| Debtor: | Cantrell |
| Attorney: | MJW |
| Presiding Officer: | Brent Hagan |
| Calculation Date: | 2/9/2010 9:40 |

| Domestic Support Input name from Plan | Arrears Enter amount from Plan | Int. Rate Enter from Plan | Term Per Plan | Calculated Monthly Payment | Total Pmt. Per Term of Plan |
|--|-----------------------------------|------------------------------|------------------|----------------------------|-----------------------------|
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |

| Secured Creditor/Collateral Input name from Plan | Value/Claim Amount Enter amount from Plan | Int. Rate Enter from Plan | Term Per Plan | Calculated Monthly Payment | Total Pmt. Per Term of Plan |
|---|--|------------------------------|------------------|----------------------------|-----------------------------|
| Capital One | \$18,222.43 | 7.00% | 54 | \$394.36 | \$21,295.55 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |
| | \$0.00 | 0.00% | 1 | \$0.00 | \$0.00 |

| Priority Creditor Input name from Plan | Value/Claim Amount Enter amount from Plan | | Term Per Plan | Calculated Monthly Payment | Total Pmt. Per Term of Plan |
|---|--|--|------------------|----------------------------|-----------------------------|
| | \$0.00 | | 1 | \$0.00 | \$0.00 |
| | \$0.00 | | 1 | \$0.00 | \$0.00 |
| | \$0.00 | | 1 | \$0.00 | \$0.00 |
| | \$0.00 | | 1 | \$0.00 | \$0.00 |
| | \$0.00 | | 1 | \$0.00 | \$0.00 |
| | \$0.00 | | 1 | \$0.00 | \$0.00 |
| | \$0.00 | | 1 | \$0.00 | \$0.00 |

| | | | |
|--|------------|--|------------|
| Attorney Fees Paid Through the Plan | \$2,719.00 | | \$2,719.00 |
|--|------------|--|------------|

| | | | |
|---------------|---------|--|---------|
| Noticing Fees | \$97.76 | | \$97.76 |
|---------------|---------|--|---------|

| | | | |
|-------------------|--------|--|--------|
| Clerk Filing Fees | \$0.00 | | \$0.00 |
|-------------------|--------|--|--------|

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|--------------------------------|------------|---|--------|
| Hardacre Minimum | \$0.00 | <div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 10px; margin-right: 10px;"> Less Trustee Fees Less Attorney Fees Less Noticing Fees Less Clerk Filing Fees Less Scheduled Priority Claims Less Other (Explain Below) </div> <div style="text-align: center; flex-grow: 1;"> Greater Of -----> </div> </div> | |
| Chapter 7 Minimum (Gross) | \$0.00 | | |
| Less Trustee Fees | \$0.00 | | |
| Less Attorney Fees | \$2,719.00 | | |
| Less Noticing Fees | \$97.76 | | \$0.00 |
| Less Clerk Filing Fees | \$0.00 | | |
| Less Scheduled Priority Claims | \$0.00 | | |
| Less Other (Explain Below) | \$0.00 | | |
| Chapter 7 Minimum (Net) | \$0.00 | | |

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|--|-------------|
| Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum) | \$48,522.99 |
|--|-------------|

| | |
|--|-------------|
| Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee) | \$26,780.60 |
| Debtor Plan Base (Monthly Payment X Term) | \$25,758.00 |
| Surplus (Debtor Plan Base - Calculated Base) | -\$1,022.60 |

Comments:

| | |
|---------------------------|----------------------|
| Case Number: | 0 |
| Debtor: | 0 |
| Attorney: | 0 |
| Presiding Officer: | 0 |
| Calculation Date: | 2/9/2010 9:40 |

| | | |
|---|--|---------------|
| | | |
| Schedule I Gross Income | | \$0.00 |
| Less Line 57 B22C | | \$0.00 |
| | | |
| Adjustments (Enter as positive to add, negative to subtract) | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Adjustment out | | \$0.00 |
| | | |
| Month Disposable Income Available | | \$0.00 |
| Multiplier | | 60 |
| Minimum to Unsecureds | | \$0.00 |

Comments: